

Appln No. 10/612,518  
Amdt date August 31, 2009  
Reply to Office action of March 3, 2009

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Currently Amended) A method for collaborative affinity marketing including a processor, a plurality of aggregators, a participant, and a plurality of merchants, the method comprising:

receiving by a collaborative affinity marketing computer system enrollment information from the plurality of aggregators, the participant, and the plurality of merchants;

assigning a participant identification code to the participant by said computer system, wherein the participant identification code keeps identity of the participant anonymous;

storing the enrollment information of the plurality of aggregators, the participant, and the plurality of merchants in a database, wherein no merchant is yet selected by the participant;

selecting by the participant a selected aggregator from the plurality of aggregators using a participant computer terminal;

providing the participant identification code to any of the plurality of merchants, when the participant initiates a purchase transaction with said any of the plurality of merchants;

storing information about the participant identification code and an amount for the purchase transaction in one or more storage media, by said any of the plurality of merchants;

receiving the stored participant identification code, the amount for the purchase transaction, and funds corresponding to a portion of the amount for the purchase transaction by the processor using said collaborative affinity marketing computer system;

verifying the received funds against the received amount for the purchase transaction by the processor; and

sending a portion of the funds received by the processor to the selected aggregator,

wherein each of the processor, selected aggregator, participant, and merchant has a respective access right for accessing the stored information in the database and different portions of the stored information are accessible by the processor, selected aggregator, participant, and merchant based on the respective access rights, and wherein the collaborative affinity marketing system is capable of enrolling the participant while maintaining participant's anonymity from the selected aggregator, the merchant, and the processor.

2. (Currently Amended) The method of claim 1, wherein the participant enrolls with the processor using said participant computer terminal.

3. (Currently Amended) The method of claim 1, wherein the participant enrolls with the selected aggregator using said participant computer terminal.

4. (Original) The method of claim 3, further comprising sending the participant identification code to the processor without disclosing the identity of the participant.

5. (Previously Presented) The method of claim 1, wherein the providing the participant identification code to the merchant comprises of presenting a participant card to the merchant.

6. (Previously Presented) The method of claim 5, wherein the participant card is one or more of a group of a bar coded card, a card with magnetic strip, a smart card, and a radio frequency identification card.

7. (Previously Presented) The method of claim 1, wherein the sending a portion of the funds received by the processor from the merchant to the selected aggregator comprises of providing a credit to the aggregator.

8. (Original) The method of claim 1, wherein the purchase transaction is an on-line transaction and the participant identification code is provided to the merchant electronically.

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9. (Previously Presented) The method of claim 1, wherein the providing the participant identification code to the merchant comprises of scanning a fingerprint or retina of the participant.

10. (Previously Presented) The method of claim 1, wherein the participant identification code is stored in a merchant sales tracking system as an item, when the participant initiates a purchase transaction.

11. (Previously Presented) The method of claim 1, wherein the selected aggregator is one or more of the group a not-for-profit organization, a marketer organization or a product distributor.

12. (Previously Presented) The method of claim 1, wherein the enrollment information of the plurality of aggregators, participant, and merchant are stored in a processor database.

13. (Original) The method of claim 12, wherein the processor database is accessible via a processor website.

14. (Original) The method of claim 1, wherein the funds corresponding to a portion of the amount of purchase transaction are sent to the processor via electronic fund transfer.

15. (Previously Presented) The method of claim 1, wherein the portion of the funds received by the processor from the merchant are sent to the selected aggregator via electronic fund transfer.

16. (Previously Presented) The method of claim 1, further comprising storing historical data for each of the processor, selected aggregator, participant, and merchant.

17. (Original) The method of claim 1, further comprising validating the stored participant identification code, the amount of purchase transaction, and the funds corresponding to a portion of the amount of purchase transaction by the processor.

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18. (Previously Presented) The method of claim 17, further comprising processing the validated stored participant identification code, amount of purchase transaction, and funds corresponding to a portion of the amount of purchase transaction by the processor for statistical and demographic analysis.

19. (Original) The method of claim 1, further comprising sending a report generated by the merchant to the processor.

20. (Previously Presented) The method of claim 1, further comprising sending a report generated by the processor to the selected aggregator.

21. (Original) The method of claim 1, further comprising generating a report by the processor for the participant.

22. (Withdrawn) A method for coordinating and managing rebates by a merchant of a portion of a purchase made by a participant to an aggregator, the method comprising:

registering with one or more registry by the aggregator, the participant, and the merchant;  
generating a participant identification code for the participant and a processor identification code for the processor;

storing registration information of the aggregator, participant, and merchant;  
providing the participant identification code and the processor identification code to the merchant, when the participant initiates the purchase with the merchant;

storing the participant identification code and amount of purchase transaction by the merchant as sale tracking item;

sending the stored participant identification code, the stored amount of purchase transaction, and funds corresponding to a portion of the amount of purchase transaction to the processor based on the stored processor identification code; and

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sending a portion of the funds received by the processor from the merchant to the aggregator.

23. (Withdrawn) The method of claim 22, wherein the participant registers with the processor and selects the aggregator as a desired aggregator.

24. (Withdrawn) The method of claim 22, wherein the participant registers with the aggregator.

25. (Withdrawn) The method of claim 24, further comprising sending the participant identification code to the processor without disclosing the identity of the participant.

26. (Withdrawn) The method of claim 22, wherein each of the processor, aggregator, participant, and merchant has a respective access right for accessing the stored information and different portions of the stored information are accessible by the processor, aggregator, participant, and merchant based on their respective access right.

27. (Withdrawn) The method of claim 22, wherein the participant is capable of enrolling with the collaborative affinity marketing while maintaining participant's anonymity.

28. (Withdrawn) The method of claim 22, wherein the step of providing the participant identification code to the merchant comprises of presenting to the merchant one or more of the group a bar coded card, a card with a magnetic strip, a smart card, and a radio frequency identification card.

29. (Withdrawn) The method of claim 22, wherein the purchase transaction is an on-line transaction and the participant identification code is provided to the merchant electronically.

30. (Withdrawn) The method of claim 22, wherein the participant identification code and the processor identification code are stored in a merchant sale tracking system as an item, when the participant initiates a purchase transaction.

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31. (Withdrawn) The method of claim 22, wherein the registration information of the aggregator, participant, and merchant are stored in a processor database.

32. (Withdrawn) The method of claim 31, wherein the processor database is accessible via a processor website.

33. (Withdrawn) The method of claim 22, wherein the funds corresponding to a portion of the amount of purchase transaction and the portion of the funds received by the processor from the merchant are sent to the processor via electronic fund transfer.

34. (Withdrawn) The method of claim 22, further comprising sending a report generated by the merchant to the processor.

35. (Withdrawn) The method of claim 22, further comprising sending a report generated by the processor to the aggregator.

36. (Withdrawn) The method of claim 22, further comprising generating a report by the processor for the participant.

37. (Withdrawn) The method of claim 22, wherein the step of sending a portion of the funds received by the processor from the merchant to the aggregator comprises of providing a credit to the aggregator.

38. (Currently Amended) A system for collaborative affinity marketing including a processor, a plurality of aggregators, a participant, and a plurality of merchants, comprising:

means for receiving enrollment information from the plurality of aggregators, the participant, and the plurality of merchants;

means for assigning a participant identification code to the participant, wherein the participant identification code keeps identity of the participant anonymous;

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a database for storing the enrollment information of the plurality of aggregators, the participant, and the plurality of merchants, wherein no merchant is yet selected by the participant;

means for selecting by the participant a selected aggregator from the plurality of aggregators;

means for providing the participant identification code to any of the plurality of merchants, when the participant initiates a purchase transaction with said any of the plurality of merchants;

means for storing information about the participant identification code and an amount for the purchase transaction, by said any of the plurality of merchants;

means for receiving the stored participant identification code, the amount for the purchase transaction, and funds corresponding to a portion of the amount for the purchase transaction by the processor;

means for verifying the received funds against the received amount for the purchase transaction by the processor; and

means for sending a portion of the funds received by the processor to the selected aggregator,

wherein each of the processor, selected aggregator, participant, and merchant has a respective access right for accessing the stored information in the database and different portions of the stored information are accessible by the processor, selected aggregator, participant, and merchant based on the respective access rights, and wherein the collaborative affinity marketing system is capable of enrolling the participant while maintaining participant's anonymity from the selected aggregator, the merchant, and the processor.

39. (Withdrawn) The system of claim 38, further comprising means for enrolling the participant with the processor.

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40. (Withdrawn) The system of claim 38, further comprising means for enrolling the participant with the selected aggregator.

41. (Withdrawn) The system of claim 38, further comprising means for sending the participant identification code to the processor without disclosing the identity of the participant.

42. (Withdrawn) The system of claim 38, wherein the means for providing the participant identification code to the merchant comprises means for providing one or more of a group of a bar coded card, a card with magnetic strip, a smart card, and a radio frequency identification card to the merchant.

43. (Withdrawn) The system of claim 38, the means for storing enrollment information of the plurality of aggregators, participant, and merchant is a processor database accessible via a processor website.

44. (Withdrawn) The system of claim 38, wherein the means for sending a portion of the funds received by the processor from the merchant to the selected aggregator comprises of means for providing a credit to the selected aggregator.

45. (Withdrawn) The system of claim 38, further comprising means for storing the participant identification code in a merchant sale tracking system as an item.

46. (Withdrawn) A system for coordinating and managing rebates by a merchant of a portion of a purchase made by a participant to an aggregator, the method comprising:

means for registering with one or more registry by the aggregator, the participant, and the merchant;

means for generating a participant identification code for the participant and a processor identification code for the processor;

means for storing registration information of the aggregator, participant, and merchant;



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means for providing the participant identification code and the processor identification code to the merchant, when the participant initiates the purchase with the merchant;

means for storing the participant identification code and amount of purchase transaction in a merchant sale tracking system as an item;

means for sending the stored participant identification code, the stored amount of purchase transaction, and funds corresponding to a portion of the amount of purchase transaction to the processor based on the stored processor identification code; and

means for sending a portion of the funds received by the processor from the merchant to the aggregator.

47. (Withdrawn) A computer-readable medium having stored thereon a set of instructions including instruction for coordinating and managing rebates by a merchant of portion of a purchase made by a participant to an aggregator through a web site interface the instructions, when executed by a plurality of computers connected to the Internet, cause the computers to perform the steps of:

enrolling with a website by the aggregator, the participant, and the merchant;

assigning a participant identification code to the participant;

storing enrollment information of the aggregator, participant, and merchant;

providing the participant identification code to the merchant, when the participant initiates a purchase transaction with the merchant;

storing the participant identification code and amount of purchase transaction by the merchant;

sending the stored participant identification code, the amount of purchase transaction, and funds corresponding to a portion of the amount of purchase transaction to the processor; and

sending a portion of the funds received by the processor from the merchant to the aggregator,

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wherein each of the processor, aggregator, participant, and merchant has a respective access right for accessing the stored information and different portions of the stored information are accessible by the processor, aggregator, participant, and merchant based on their respective access right.

48. (New) The method of claim 1, further comprising:

storing a contract rebate percentage for each of the plurality of merchants;

receiving transaction data and financial information by the processor from the merchant;

and

validating the received financial information and validating the received funds against the stored contract rebate percentage for the merchant.